

EXHIBIT 131

REDACTED FOR PUBLIC FILING

PACIFIC BELL.

984

Measured Rate Business Service

Account Number

Statement Date
Feb 14, 2000ISLAMIC FOUNDATION
11004 WASHINGTON BLVD
CULVER CA
90232-3901

Page 1

Previous Charges	Amount of last bill	3250.36
	Payment(s)	.00
	Unpaid Balance. Please pay now (please deduct if paid)	3250.36

Current Charges	Pacific Bell	Page 2	194.12
	Total Average Cost Per Minute of Use \$0.173		
	Excel Telecommunications	Page 10	6.14
	USBI	Page 11	1.14
	Current Charges due by Mar 8, 2000		201.40

Total Due		\$3451.76
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LATE CHARGE REMINDER. A late charge may apply on Mar 17 if your payment has not been received. (See Reverse)

Whom to Call	Pacific Bell - payment arrangements and billing questions:	800-891-1800
	Pacific Bell - billing questions or to place an order:	800-891-1800
	For questions about other company charges, see company page.	

PACIFIC BELL.

Account Number [REDACTED]

Statement Date
Feb 14, 2000

Page 2

Questions about your Pacific Bell bill?

800-891-1800

Summary of Pacific Bell Current Charges

This summary is for informational purposes only.

Total Average Cost Per Minute of Use \$0.0173

Bill Section	Page	Calls	Minutes	Amount
Monthly Charges	2			68.48
Additions & Changes	2			.35
Custom Calling Usage	3			1.50
Value Promise® Advantage 25**	# 3	110	236	25.00
Direct Dialed Calls	# 5	772	3945.0	47.66
Taxes & Surcharges	6			51.13
Total Summary of Pacific Bell Current Charges		884	4180.6	\$194.12

Included in the Cost Per Minute calculation

** Minute/Seconds rounded up to nearest full minute

Pacific Bell Monthly Charges

• Monthly Service From Feb 14, 2000 thru Mar 13, 2000

61.14

• Directory Assistance Call Charges

Description	Calls	at \$	Amount
1. Directory Assistance Charges	15	at \$.46	6.90

• Service Charges

Date	Description	Amount
2. Feb 16	Late Charge on \$29.44	.44
	Unpaid Balance as of Feb 16, 2000	

Total Pacific Bell Monthly Charges \$68.48**Additions & Changes**

• Activity on [REDACTED] 1250

• Order 00000000

• Change in Monthly Rate from Dec 31, 1999 thru Feb 13, 2000

Description	Qty	Pro-Rated	One-Time	Amount
3. Rate Change Access for Interstate Calling Multi-Line Business .05 Per Month	1	.07		.07

Total for [REDACTED] 1250 .07 .07

• Activity on [REDACTED] 1050

• Order 00000000

• Change in Monthly Rate from Dec 31, 1999 thru Feb 13, 2000

Description	Qty	Pro-Rated	One-Time	Amount
4. Rate Change Access for Interstate Calling Multi-Line Business .05 Per Month	1	.07		.07

Total for [REDACTED] 1050 .07 .07

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KFM 0286

PACIFIC BELL

Account Number

Statement Date
Feb 14, 2000

Page 3

Questions about your Pacific Bell bill?

800-891-1800

Additions & Changes (continued)

• Activity on 1229

• Order 00000000

• Change in Monthly Rate from Dec 31, 1999 thru Feb 13, 2000

Description	Qty	Pro-Rated	One-Time	Amount
1. Rate Change Access for Interstate Calling Multi-Line Business .05 Per Month	1	.07		.07
Total for				.07

• Activity on 1260

• Order 00000000

• Change in Monthly Rate from Dec 31, 1999 thru Feb 13, 2000

Description	Qty	Pro-Rated	One-Time	Amount
2. Rate Change Access for Interstate Calling Multi-Line Business .05 Per Month	1	.07		.07
Total for				.07

• Activity on 6702

• Order 00000000

• Change in Monthly Rate from Dec 31, 1999 thru Feb 13, 2000

Description	Qty	Pro-Rated	One-Time	Amount
3. Rate Change Access for Interstate Calling Multi-Line Business .05 Per Month	1	.07		.07
Total for				.07

Total Additions & Changes **\$.35****Value PromiseSM Advantage 25**

• Plan Details

Call detail(s) under each telephone number.

Your 24 month Term Agreement expires on Aug 28, 2001

Description	Amount
4. Eligible Charges	13.23
5. 24 Month Term Usage Charges below \$25.00 minimum	11.77

Total Value Promise Advantage 25 **\$25.00****Pacific Bell Calls from 1250**

• Custom Calling Usage

• Call Return

Description	Qty	Amount
6. Call Return Activated	1	.75
Total Custom Calling Usage		.75

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KFM 0287

PACIFIC BELL.

Account Number

Statement Date
Feb 14, 2000

Page 4

Questions about your Pacific Bell bill?

800-891-1800

Pacific Bell Calls from [REDACTED] 250 (continued)

•Value PromiseSM Advantage 25

•Local Toll Calls

	Date	Time	Place and Number Called	Rate	Minutes	Amount
1.	Jan17	11:44am	SANTA ANA CA	7895 Day	3.4	.19
2.	Jan18	6:02pm	CHINO CA	2266 Eve	.5	.03
3.	Jan18	6:41pm	ONTARIO CA	0513 Eve	8.4	.47
4.	Jan21	11:18am	PASADENA CA	8080 Day	1.8	.10
5.	Jan21	11:26am	PASADENA CA	8080 Day	.5	.03
6.	Jan25	11:43am	PASADENA CA	8080 Day	1.7	.10
7.	Jan25	12:38pm	SAN PEDRO CA	7890 Day	24.5	1.37
8.	Jan25	2:16pm	ONTARIO CA	6901 Day	.8	.04
9.	Jan25	2:40pm	CHINO CA	4012 Day	1.5	.08
10.	Jan25	3:49pm	NORWALK CA	2462 Day	.9	.05
11.	Jan25	5:24pm	LONG BEACH CA	7471 Eve	1.1	.06
12.	Jan26	11:01am	SANTA ANA CA	7995 Day	2.5	.14
13.	Jan26	5:47pm	LACRS CENTACA	0163 Eve	.5	.03
14.	Jan26	5:48pm	LACRS CENTACA	0163 Eve	1.6	.09
15.	Jan26	6:04pm	SAN PEDRO CA	7390 Eve	.5	.03
16.	Jan26	6:05pm	SAN PEDRO CA	7890 Eve	.9	.05
17.	Jan27	10:29am	LACRS CENTACA	0163 Day	1.4	.08
18.	Jan27	10:33am	SAN PEDRO CA	0560 Day	.5	.03
19.	Jan27	10:38am	LOMITA CA	4336 Day	.5	.03
20.	Jan27	5:15pm	NORWALK CA	3600 Eve	1.8	.10
21.	Jan28	1:27pm	ANAHEIM CA	4905 Day	.8	.04
22.	Jan28	1:30pm	ANAHEIM CA	4905 Day	.5	.03
23.	Jan28	3:34pm	ANAHEIM CA	4905 Day	.5	.03
24.	Jan28	4:01pm	SAN PEDRO CA	7890 Day	25.3	1.42
25.	Jan28	4:56pm	SAN PEDRO CA	7890 Day	1.7	.10
26.	Jan31	10:22am	SANTA ANA CA	2181 Day	1.4	.08
27.	Jan31	1:23pm	PALMDALE CA	4001 Day	.5	.03
28.	Jan31	2:18pm	SAN PEDRO CA	7890 Day	.8	.04
29.	Jan31	5:00pm	EL MONTE CA	8988 Eve	1.2	.07
30.	Feb 2	11:03am	EL MONTE CA	8988 Day	1.5	.08
31.	Feb 2	1:58pm	CLMNTSNDMSCA	8030 Day	.5	.03
32.	Feb 2	1:59pm	CLMNTSNDMSCA	8030 Day	.5	.03
33.	Feb 2	2:10pm	CHINO CA	3233 Day	.7	.04
34.	Feb 3	10:26am	LACRS CENTACA	0163 Day	.5	.03
35.	Feb 3	10:28am	LACRS CENTACA	0163 Day	.5	.03
36.	Feb 3	11:43am	ANAHEIM CA	1475 Day	.7	.04
37.	Feb 3	3:14pm	ANAHEIM CA	1475 Day	1.8	.10
38.	Feb 3	3:21pm	EL MONTE CA	8988 Day	.5	.03
39.	Feb 4	12:00pm	ANAHEIM CA	1475 Day	.5	.03
40.	Feb 4	12:08pm	PASADENA CA	0802 Day	1.1	.06
41.	Feb 4	12:08pm	EL MONTE CA	8988 Day	3.9	.22
42.	Feb 4	1:51pm	SANTA ANA CA	8684 Day	.5	.03
43.	Feb 4	1:52pm	LACRS CENTACA	0163 Day	.8	.04
44.	Feb 4	3:08pm	SAN PEDRO CA	7890 Day	13.8	.77
45.	Feb 5	11:33am	ANAHEIM CA	1475 Night	1.0	.06
46.	Feb 7	10:16am	SAN PEDRO CA	7890 Day	9.6	.54
47.	Feb 7	12:55pm	ANAHEIM CA	1475 Day	.5	.03
48.	Feb 7	6:04pm	SAN PEDRO CA	7890 Eve	4.9	.27
49.	Feb 8	12:10am	SAN PEDRO CA	7890 Night	.9	.05
50.	Feb 8	9:39am	SAN PEDRO CA	7890 Day	.5	.03
51.	Feb 8	5:37pm	SAN PEDRO CA	7890 Eve	.5	.03
52.	Feb 8	7:10pm	CHINO CA	7839 Eve	.5	.03
53.	Feb 9	1:58pm	CORONA CA	2683 Day	2.1	.12
54.	Feb10	9:21am	SAN PEDRO CA	7890 Day	17.6	.99
55.	Feb10	9:50am	SAN PEDRO CA	8003 Day	1.8	.10
56.	Feb10	9:55am	LONG BEACH CA	9300 Day	3.7	.21
57.	Feb10	10:32am	ALAMITOS CA	1514 Day	.6	.03
58.	Feb10	10:35am	DIAMONDBAR CA	8865 Day	.8	.04
59.	Feb10	2:30pm	LONG BEACH CA	7303 Day	.5	.03
60.	Feb10	7:02pm	ALAMITOS CA	5549 Eve	.5	.03
61.	Feb10	7:03pm	TEMECULA CA	8772 Eve	.8	.03

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KFM 0288

PACIFIC BELL

Account Number

Statement Date
Feb 14, 2000

Page 5

Questions about your Pacific Bell bill?

800-891-1800

Pacific Bell Calls from [REDACTED] 1250

•Value Promise™ Advantage 25

•Local Toll Calls (continued)

Date	Time	Place and Number	Rate	Minutes	Amount
1. Feb 11	10:13am	SANTA ANA CA	810	Day	1.6
2. Feb 11	12:14pm	FULLERTON CA	1231	Day	.51
3. Feb 12	1:13pm	PALMDALE CA	4004	Night	.6
4. Feb 12	1:18pm	PALMDALE CA	4004	Night	.5
5. Feb 12	1:19pm	PALMDALE CA	4004	Night	.6
6. Feb 12	1:48pm	PALMDALE CA	4004	Night	.5
7. Feb 12	2:09pm	DIAMONDBARCA	1310	Night	.8
8. Feb 12	2:10pm	LA PUENTE CA	5596	Night	.5
					167.8
					9.42
See Value Promise™ Advantage 25 Section					167.8
					9.42

•Direct Dialed Calls

•Local Calls (Zones 1 and 2)

Rates Reflect Calls Made Prior to Nov 1, 1999.

Rates Reflect Calls Made on or After Nov 1, 1999.

Rate	Calls	Initial Minutes	Add Minutes	Amount
9. Day	339	339	472	13.58
10. Evening	63	63	159	2.20
11. Night	40	40	18	.51
				16.29

•Zone 3 Calls

Date	Time	Place and Number Called	Type	Rate	Minutes	Amount
12. Jan 18	4:32pm	TORRANCE CA	5877	Direct Day	1	.7
13. Jan 18	5:02pm	TORRANCE CA	5877	Direct Eve	1	.35
14. Jan 25	1:36pm	TORRANCE CA	5877	Direct Day	1	.07
15. Jan 25	3:50pm	ALHAMBRA CA	2233	Direct Day	1	.07
16. Jan 27	10:28am	TORRANCE CA	3324	Direct Day	1	.07
17. Jan 31	5:08pm	TORRANCE CA	1092	Direct Eve	5	.09
18. Feb 3	11:39am	RESEDA CA	2555	Direct Day	1	.07
19. Feb 9	10:42am	RESEDA CA	2555	Direct Day	4	.11
						.61

•Local Toll Calls

Date	Time	Place and Number Called	Type	Rate	Minutes	Amount
20. Feb 4	4:47pm	NATL411SVC 310 411-0000	Direct	Day	1	.95
21. Feb 11	10:48am	NATL411SVC 310 411-0000	Direct	Day	1	.95
						1.90

Total Direct Dialed Calls

18.79

Total Pacific Bell Calls from [REDACTED] 250

\$19.54

Pacific Bell Calls from [REDACTED] 1050

•Direct Dialed Calls

•Local Calls (Zones 1 and 2)

Rates Reflect Calls Made Prior to Nov 1, 1999.

Rates Reflect Calls Made on or After Nov 1, 1999.

Rate	Calls	Initial Minutes	Add Minutes	Amount
22. Day	83	83	1677	17.07
23. Evening	13	13	256	1.82

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KFM 0289

PACIFIC BELL.

Account Number

Statement Date
Feb 14, 2000

Page 6

Questions about your Pacific Bell bill?

800-891-1800

Pacific Bell Calls from [REDACTED] 050

•Direct Dialed Calls

•Local Calls (Zones 1 and 2) (continued)

Rates Reflect Calls Made on or After Nov 1, 1999.

	Rate	Calls	Initial Minutes	Add Minutes	Amount
1. Night		14	14	306	1.23
					20.12

Total Direct Dialed Calls

20.12

Total Pacific Bell Calls from [REDACTED] 050 \$20.12

Pacific Bell Calls from [REDACTED] 229

•Value Promise™ Advantage 25

•Local Toll Calls

	Date	Time	Place and Number Called	Rate	Minutes	Amount
2.	Jan31	1:24pm	NORWALK CA [REDACTED] 900	Day	12.2	.68
See Value Promise™ Advantage 25 Section					12.2	.68

•Direct Dialed Calls

•Local Calls (Zones 1 and 2)

Rates Reflect Calls Made Prior to Nov 1, 1999.

Rates Reflect Calls Made on or After Nov 1, 1999.

	Rate	Calls	Initial Minutes	Add Minutes	Amount
3. Day		15	5	15	.66
4. Evening		1	1	8	.08
5. Night		0	0	0	.00
					.72

•Zone 3 Calls

	Date	Time	Place and Number Called	Type	Rate	Minutes	Amount
6.	Jan18	4:28pm	TORRANCE CA [REDACTED] 7	Direct Day		2	.08
7.	Jan24	2:34pm	SEPULVEDA CA [REDACTED] 67	Direct Day		3	.10
8.	Jan28	1:18pm	TORRANCE CA [REDACTED] 2482	Direct Day		1	.07
							.25

Total Direct Dialed Calls

.97

Total Pacific Bell Calls from [REDACTED] 229 \$97

Pacific Bell Calls from [REDACTED] 1260

•Value Promise™ Advantage 25

•Local Toll Calls

	Date	Time	Place and Number Called	Rate	Minutes	Amount
9.	Jan17	11:30am	WESTMINSTRCA [REDACTED] 177	Day	.8	.04
10.	Jan21	3:44pm	PASADENA CA [REDACTED] 719	Day	1.1	.06
11.	Jan24	2:39pm	SADLBCKVLYCA [REDACTED] 840	Day	1.1	.06
12.	Jan25	3:39pm	NEWBURYPRKCA [REDACTED] 25	Day	.6	.03
13.	Jan25	3:40pm	NEWBURYPRKCA [REDACTED] 0525	Day	.6	.03
14.	Jan26	2:53pm	AZUSAGLNDHCA [REDACTED] 0648	Day	2.5	.14
15.	Feb 2	11:16am	NORTHRIDGECA [REDACTED] 3498	Day	.8	.04
16.	Feb 2	11:35am	SANTA ANA CA [REDACTED] 2763	Day	2.1	.12
17.	Feb 2	5:54pm	FULLERTON CA [REDACTED] 9879	Eve	1.8	.08
18.	Feb 4	3:26pm	PASADENA CA [REDACTED] 4932	Day	.5	.03
19.	Feb10	10:33am	LACRSCEANTACA [REDACTED] 4447	Day	.8	.04
20.	Feb10	10:34am	LACRSCEANTACA [REDACTED] 4447	Day	1.1	.06
21.	Feb10	10:38am	LACRSCEANTACA [REDACTED] 4447	Day	.6	.03

continues

PACIFIC BELL

Account Number

Statement Date
Feb 14, 2000

Page 1

Questions about your Pacific Bell bill?

800-891-1800

Pacific Bell Calls from [REDACTED] 1260

•Value Promise™ Advantage 25

•Local Toll Calls (continued)

Date	Time	Place and Number	Rate	Minutes	Amount
1. Feb12	2:01pm	PALMDALE CA [REDACTED]	7.858 Night	1.1	.06
				15.3	.83
See Value Promise™ Advantage 25 Section					15.3 .83

•Direct Dialed Calls

•Local Calls (Zones 1 and 2)

Rates Reflect Calls Made Prior to Nov 1, 1999.

Rates Reflect Calls Made on or After Nov 1, 1999.

Rate	Calls	Initial Minutes	Add Minutes	Amount
2. Day	15	15	8	.49
3. Evening	0	0	0	.00
4. Night	3	3	1	.04
				.53

•Zone 3 Calls

Date	Time	Place and Number Called	Type	Rate	Minutes	Amount
5. Jan24	4:18pm	SEPULVEDA CA [REDACTED]	1605 Direct Day		2	.08
6. Jan24	4:36pm	SEPULVEDA CA [REDACTED]	1605 Direct Day		1	.07
7. Jan31	12:39am	COMPTON CA [REDACTED]	1131 Direct Night		1	.03
8. Feb13	7:43am	MALIBU CA [REDACTED]	2353 Direct Night		1	.03
						.21

Total Direct Dialed Calls

.74

Total Pacific Bell Calls from [REDACTED] 1260

Pacific Bell Calls from [REDACTED] 6702

•Custom Calling Usage

•Call Return

Description	Qty	Amount
9. Call Return Activated	1	.75

Total Custom Calling Usage

.75

•Value Promise™ Advantage 25

•Local Toll Calls

Date	Time	Place and Number	Rate	Minutes	Amount
10. Dec31	5:37pm	ONTARIO CA [REDACTED]	770 Eve	.5	.03
11. Jan17	11:40am	NORWALK CA [REDACTED]	600 Day	1.8	.10
12. Jan17	3:38pm	FONTANA CA [REDACTED]	891 Day	6.0	.34
13. Jan18	3:34pm	SAN PEDRO CA [REDACTED]	771 Day	.5	.03
14. Jan21	11:27am	PASADENA CA [REDACTED]	090 Day	.5	.03
15. Jan21	4:00pm	PASADENA CA [REDACTED]	090 Day	1.7	.10
16. Jan24	4:32pm	NORWALK CA [REDACTED]	800 Day	11.4	.64
17. Jan26	1:43pm	ANAHEIM CA [REDACTED]	805 Day	.5	.03
18. Jan26	1:43pm	ANAHEIM CA [REDACTED]	805 Day	.7	.04
19. Jan27	10:41am	PASADENA CA [REDACTED]	090 Day	.5	.03
20. Jan27	10:41am	MONROVIA CA [REDACTED]	311 Day	1.2	.07
21. Jan27	10:46am	MONROVIA CA [REDACTED]	311 Day	1.7	.10
22. Jan31	1:22pm	PALMDALE CA [REDACTED]	111 Day	1.0	.06
23. Jan31	1:45pm	CHINO CA [REDACTED]	266 Day	.5	.03
24. Jan31	1:46pm	FONTANA CA [REDACTED]	891 Day	.5	.03
25. Jan31	1:58pm	FONTANA CA [REDACTED]	891 Day	1.7	.10
26. Jan31	4:59pm	PASADENA CA [REDACTED]	802 Day	.5	.03

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KFM 0291

PACIFIC BELL.

Account Number [REDACTED]

Statement Date
Feb 14, 2000

Page 8

Questions about your Pacific Bell bill?

800-891-1800

Pacific Bell Calls from [REDACTED] 6702

• Value PromiseSM Advantage 25

• Local Toll Calls (continued)

Date	Time	Place and Number Called	Rate	Minutes	Amount
1. Feb 2	12:19pm	CHINO CA [REDACTED]	2266 Day	.5	.03
2. Feb 2	1:47pm	CHINO CA [REDACTED]	2266 Day	.5	.03
3. Feb 2	1:58pm	CLMNTSNDMSCA [REDACTED]	8030 Day	.5	.03
4. Feb 3	11:23am	ANAHEIM CA [REDACTED]	1475 Day	.6	.03
5. Feb 3	11:45am	PASADENA CA [REDACTED]	3080 Day	1.5	.08
6. Feb 4	1:45pm	ANAHEIM CA [REDACTED]	1475 Day	.6	.03
7. Feb 7	5:26pm	SAN PEDRO CA [REDACTED]	7890 Eve	.9	.05
8. Feb 8	7:11pm	DIAMONDBARCA [REDACTED]	3865 Eve	3.0	.17
9. Feb 10	11:54am	SANTA ANA CA [REDACTED]	3610 Day	1.0	.06
				40.9	2.30

See Value PromiseSM Advantage 25 Section

40.3 2.30

• Direct Dialed Calls

• Local Calls (Zones 1 and 2)

Rates Reflect Calls Made Prior to Nov 1, 1999.

Rates Reflect Calls Made on or After Nov 1, 1999.

Rate	Calls	Initial Minutes	Add Minutes	Amount
10. Day	131	131	202	5.42
11. Evening	11	11		.28
12. Night	9	9	6	.12
				5.83

• Zone 3 Calls

Date	Time	Place and Number	Type	Rate	Minutes	Amount
13. Jan 18	12:56pm	TORRANCE CA [REDACTED]	677 Direct Day		1	.07
14. Jan 18	3:38pm	TORRANCE CA [REDACTED]	77 Direct Day		3	.10
15. Jan 18	4:47pm	TORRANCE CA [REDACTED]	77 Direct Day		3	.10
16. Jan 18	6:50pm	TORRANCE CA [REDACTED]	677 Direct Eve		1	.09
17. Jan 21	10:50am	LOS ANGELES CA [REDACTED]	815 Direct Day		3	.10
18. Jan 24	2:23pm	SEPULVEDA CA [REDACTED]	487 Direct Day		3	.10
19. Jan 25	1:36pm	TORRANCE CA [REDACTED]	677 Direct Day		1	.07
20. Jan 26	2:30pm	ALHAMBRA CA [REDACTED]	233 Direct Day		7	.18
21. Jan 28	1:20pm	TORRANCE CA [REDACTED]	482 Direct Day		2	.08
22. Jan 28	9:05am	LOS ANGELES CA [REDACTED]	815 Direct Night		8	.08
23. Jan 31	1:48pm	RESEDA CA [REDACTED]	55 Direct Day		2	.08
24. Jan 31	1:53pm	RESEDA CA [REDACTED]	55 Direct Day		3	.10
25. Feb 3	10:27am	ALHAMBRA CA [REDACTED]	236 Direct Day		1	.07
26. Feb 9	1:08pm	TORRANCE CA [REDACTED]	314 Direct Day		1	.07
						1.21

Total Direct Dialed Calls

7.04

Total Pacific Bell

[REDACTED] 6702

57.19

Taxes & Surcharges

Description	Amount
27. Charges for Network Access for Interstate Calling, Imposed by Federal Communications Commission	25.95
28. CA High Cost Fund Surcharge - A: B: 3.57	3.57
29. California Teleconnect Fund Surcharge	.07
30. Universal Lifeline Telephone Service Surcharge	.69
31. Rate Surcharge	3.11
32. State Regulatory Fee	.14
33. CA Relay Service and Communications Devices Funds	.26
34. Equal Access Recovery Charge	.12

continues

PACIFIC*BELL.

Account Number [REDACTED]

Statement Date
Feb 14, 2000

Page 9

Questions about your Pacific Bell bill?

800-891-1800

Taxes & Surcharges (continued)

Description					Amount
1. Tax:	Fed:	4.82	911:	.97	Local: 17.65
Total Taxes & Surcharges					\$51.13

RATE CHANGE NOTICE

The Federal End-User Common Line Charge (EUCL) on each of your business lines has increased by \$0.05 for a total of \$5.19 per month, effective January 1, 2000. The EUCL charge, which all customers with dial tone must pay, was established by the Federal Communications Commission (FCC) to defray part of the costs of providing interstate telephone service.

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KFM 0293

Account Number

Statement Date
Feb 14, 2000

Page 10

Questions about your bill?

1-800-875-9235



Total Current Charges (See detail below) \$5.14

Monthly Charges

Description	Amount
1. Tax: Fed: .16 911: Local: .59	.75

Total Monthly Charges

Calls from 1229

• Calls

• Domestic

Date	Time	Place and Number Called	Type	Rate	Minutes	Amount
2. Dec19		SERVICE CHG				3.00
3. Dec19		PTCC/USF FEE				2.39
						5.39

Total Calls 5.39

Total Calls from 1229 \$5.39

Any questions or disputes pertaining to the charges on this page of your bill may be directed to the toll-free number listed above. The name, address and telephone number of the party generating these charges is Excel Communications, P.O. Box 6500582, Dallas, TX 75265-0582 at 1-800-875-9235. Customers not satisfied with the resolution of any dispute may register a complaint with the California Public Utilities Commission (CPUC) or with the Federal Communications Commission (FCC). The address and telephone number of the CPUC and the FCC are listed on the back of page 1 of your bill.

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Account Number [REDACTED]

Statement Date
Feb 14, 2000

Page 11

Questions about your bill?

1-888-478-8724

USBI

Questions or disputes for charges on this portion of your bill should be directed to USBI, P.O. Box 29252, San Antonio, TX 78229-4898 at 1-888-478-8724. Customers not satisfied with the resolution may register a complaint with the California Public Utilities Commission (CPUC) or the FCC. (See back of page 1 for address and telephone number.)

Total Current Charges (See detail below)**\$1.14****Monthly Charges**

Description				Amount	
1. Tax:	Fed:	.03	911:	Local:	.11

Total Monthly Charges**\$1.14****Calls from [REDACTED] 1250**

- Calls
- Billed on Behalf of STARTEC INC
- Domestic

Date	Time	Place and Number Called	Type	Rate	Minutes	Amount
2. Jan 19		UNTV SERV FD				1.00

Total Calls**1.00****Total Calls from [REDACTED] 1250****1.00**

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PAYING & UNDERSTANDING YOUR BILL**How to pay your bill**

You can mail your payment, pay electronically through our Automatic Payment Service, or pay at one of the Authorized Payment Locations. When mailing your payment, write the amount paid in the boxes on the remittance stub. Also, write your area code and telephone number on your check. Enclose your check and remittance stub in the return envelope and mail to:

In Northern California: Pacific Bell, Payment Center, Sacramento, CA 95897-0001

In Southern California: Pacific Bell, Payment Center, Van Nuys, CA 91388-0001

Billing for other than basic telephone service

Pacific Bell bills for other telephone service providers including long distance companies, and information service providers. There is no connection between Pacific Bell and these companies.

If you dispute any 976, 900 or 700 Information Service Charge, you may be entitled to a credit. You must request this credit by calling or writing Pacific Bell within 60 days from receipt of the bill. Pending review, you may withhold payment of the disputed amount and collection of those charges will be suspended. You have a right not to be billed for interstate 900 calls which violate federal law. You may request blocking of 900 and 976 services. You may be blocked from calling 900 calls for failure to pay legitimate 900 call charges and the Information Provider may seek collection of these charges. Your basic service will not be disconnected for non-payment of 900 and 976 charges or other information services, such as voice mail, electronic mail, voice store and forward, fax store and forward, directory advertising and inside wire installation that may be included in the "Total Due." Please call the number on your bill if you have any questions about your charges.

Call type and rate information

The codes that appear in the "Type" and "Rate" columns describe your calls. The Type column describes the type of call, the Rate column describes the rate period for the call.

Type of Call	Type of Call	Rate Period
3rd Party Operator-Assisted Third-Party Billed	TTY Certified TTY User Rate	Day/Day
Announc 800/876 Announcement Service	TTY Certified TTY User Rate	Day/Day Multi-Rate
Banyln Bany Interrupt	Call Return	Day/Day Discount
Banyln Bany Verily		Evening
Card Calling Card		Evening Multi
Chennl Channel Usage		Evening Multi
Clback Call Back		Evening Multi
Coll Operator-Assisted Collect		Evening Multi
Conf Conference		Evening Multi
Direct Direct Dialed		Evening Multi
Local Local Toll		Evening Multi
Local Operator-Assisted		Evening Multi
Local Person Collect		Evening Multi
Local Person-to-Person		Evening Multi
Local Public Switched Digital		Evening Multi
Local Return Call Return (****-private number)		Evening Multi
Local System-Assisted Third Party Billed		Evening Multi
Local System-Assisted Collect		Evening Multi
Local Ship Radio Link		Evening Multi

Si desea recibir esta información en español, consulte las páginas de la Guía Para El Cliente en su directorio de Pacific Bell.

When to pay your bill

Your payment is due when you receive your bill. If we don't receive payment for your local and long distance charges by the "DUE BY" Date, your account will become past due. If we disconnect your service for non-payment, you must pay the past due amount and a charge to reconnect your service. You may also be required to pay a deposit.

Late payment charge

If we do not receive your payment by the date shown in the "Late Payment Charge Reminder" section, we will add a late payment charge of:

- Exchange Services - 1.5%, calculated monthly, of your total unpaid balance when the unpaid balance is \$20.00 or more
- Dedicated Services - 1.5% per month, calculated daily, of your total unpaid balance

The late payment charge is a penalty charge and does not relieve you of the obligation to pay the total amount due by the "DUE BY" date. The late payment date will be at least 22 days from the date of mailing.

Questions about your bill

If you have questions about your bill, please call us at the number shown on your bill or write to us at P.O. Box 9039, South San Francisco, CA 94083-9039 for residence accounts and P.O. Box 78230, San Francisco, CA 94107-8230 for business accounts. If you are not satisfied after receiving an explanation, ask to speak with a manager. Pacific Bell will investigate and notify you with the results.

If you still disagree:

- You first must pay the undisputed amount to Pacific Bell by the "DUE BY" Date, and
- You must file a claim with the California Public Utilities Commission (CPUC) within 7 calendar days after we have notified you of the results of our investigation. This will avoid possible interruption of your service.

To file a claim with the CPUC:

- You must send an explanation of your claim and a check for the disputed amount to the CPUC, to be held as a deposit.
- The CPUC only accepts deposits for matters which relate to the accuracy of the bill. This does not include directory advertising.
- The CPUC will review your claim and distribute funds, based on its investigation.

CPUC ADDRESS: Consumer Affairs Branch, 505 Van Ness Avenue, San Francisco, CA 94102. Telephone number 1-800-648-7570.

Network Access for Interstate Calling

If you have questions about charges for "Network Access for Interstate Calling," imposed by the Federal Communications Commission, or charges for calls to another state that you are unable to resolve with your long distance carrier, you should write to: Consumer Complaints - Enforcement Division, Common Carrier Bureau, Federal Communications Commission, 445 12th St. S.W., Washington, D.C. 20554; or call: 1-888-CALLFCC.